units to facilitate modernisation, techuology upgradation, expansion and diversification which may not be related to any specific project. All existing units which are eligible for assistance from SIDBI are eligible under the scheme provided the unit is in operation for a period of atleast 3 years and has earned profit or declared dividend during 2 years preceding to taking up the proposed scheme. The unit should also not be in default to institutions and banks in payment of dues.

The amount of loan in individual cases would depend upon the cost of equipment, amount of tax/duties and installation charges. A need-based approach will be followed in determining the size of loan.

The scheme is in operation since November 2, 1992.

SIDBI Refinance Scheme for Marketing Entrepreneurs

2230. SHRI G. Y. KRISHNAN : Will the Minister of FINANCE be pleased to state :

(a) whether refinance scheme for assistance of SIDBI to marketing entrepreneurs for setting up of new sales outlet for marketing products of SSI/decentralised sector products having maximum project cost upto Rs. 10 lakh for term loan and working capital under national equity fund assistance scheme (15 per cent of the project cost) are being covered under Single window scheme financial assistance of SIDBI, if so, what are the details thereof serial-wise;

(b) whether Government/SIDBI have notified this scheme and communicated to commercial banks for its implementation, if so, what are the details of such circular letter issued or is likely to be issued; and

(c) if reply to part (a) above is in the negative what economic, financial and technical difficulties SIDBI are facing for its effective implementation and what alternative measures Government propose to take in the matter ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH) : (a) and (b) The Small Industries Development Bank of India (SIDBI) has reported that it introduced a refinance scheme for assistance to marketing entrepreneurs in July, 1990 for strengthening and expanding marketing infrastructure of village, small town and semi-urban areas to provide support to all segments of the small scale sector. The scheme is operative through SFCs, SIDCs and banks, includng commercial banks. Under this scheme, assistance is provided to individuals, partnership concerns and private and public limited companies with experience in marketing, to set up sales outlets for marketing products of SSI, tiny, cottage and village industries. The ceiling on project cost originally fixed at Rs. 10 lakhs under the scheme was enhanced to Rs. 25 lakhs in February, 1991. Normally, marketing organisations are expected to obtain working capital advances from the banks. However, the scheme, inter-alia, envisages that SFCs/ Twin-function IDCs can sanction working capital assistance to the marketing entre-'preneurs under Single Window Scheme (SWS) for financing stocks of products of SSI units pending finalisation of working capital arrangements with banks.

SWS envisages provision of term loan for fixed assets and working capital assistance by the same agency. Coverage of the scheme has been enlarged in September, 1991 to projects costing upto Rs. 20 lakhs and working capital requirement upto Rs. 10 lakhs. In February, 1992 SIDBI liberalised SWS so that assistance under SWS could be channelised through commercial banks also. Accordingly, the marketing entrepreneurs with project costs upto Rs. 20 lakhs and working capital requirements to the extent of Rs. 10 lakhs are now eligible for assistance under SWS through banks also. SIDBI had already advised commercial banks of the availability of facilities to marketing entrepreneurs under SWS in March, 1992. Assistance under the National Equity Fund (NEF) Scheme, is, however, not available to marketing entrepreneurs as one of the requirements viz. SSI Registration under the NEF Scheme,

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is not available to the marketing projects at present.

(c) Does not arise.

Collection of Income-tax from Haryana and its Allocation

2231. SHRI S. S. SURJEWALA : Will the Minister of FINANCE be pleased to state :

(a) what is the total amount of income-tax collected annually from the areas comprising Haryana and out of these proceeds, how much share is being allocated to the State, annually;

(b) whether there is any proposal to enhance income-tax limit from Rs. 28,000/- to Rs. 50,000/-;

(c) if not, what are the reasons therefor; and

(d) what steps Government have taken to simplify the law of income-tax in the country ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI RAMESHWAR THAKUR) : (a) In the last two financial years, the amount of collection of income-tax, excluding corporation tax, from Haryana and the share of income-tax paid to that State are as under :

Financial year (Rs. in crores)

	Collection of income-tax (excluding corporation tax) from Haryana	Share of income-tax paid to Haryana
1990-91	68.80	51.26
1991-92	84.95	63.41

(b) and (c) The Government's intention in this regard will be reflected in the Finance Bill, 1993.

(d) Simplification of the income-tax law is an on-going process. An instance is the revised assessment procedure, resulting in the tax payees not required to come to Income-tax Offices to substantiate the returns in most of the cases.

Insurance Scheme for Today Tappers

2232. SHRI N. E BALARAM :

SHRI CHATURANAN MISHRA:

Will the Minister of FINANCE be pleased to state :

(a) whether it is a fact that the Life Insurance Corporation has launched an Insurance Scheme for today tappers in Goa;

(b) if so, what are the details thereof;

(c) whether the LIC propose to launch this scheme in other States also; and

(d) if so, what are the details thereof ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH) : (a) and (b) Yes, Sir. The Life Insurance Corporation of India has recently finalised a Group Insurance Scheme to cover 4300 toddy tappers between ages 18 to 60 who are registered members of co-operative societies under Toddy Tappers Welfare Board in Goa. The scheme envisages that a sum assured of Rs. 3000 in the event of normal death of the member of the scheme will be payable to the legal heir of the deceased. In the event of death by accident, the insurance cover will be Rs. 6000. The premium for the aforesaid cover is Rs. 30; 50% of which will be financed from the Social Security Fund set up for the purpose by the LICI and the remaining 50% will be contributed by the Toddy Tappers Welfare Board.

(c) and (d) Yes, Sir. The offices of the Life Insurance Corporation of India in State Capitals are in touch with the respective State Govts. in this regard. At present, negotiations are in progress in the State of Andhra Pradesh.